EXHIBIT J

Claim Chart for U.S. Patent No. 8,620,039 ("the '039 Patent")

The Accused Instrumentalities include, but are not necessarily limited to, Apple iPhones, iPads equipped with Apple Card or device that is substantially or reasonably similar to the functionality set forth below. The Accused Instrumentalities infringe the claims of the '039 Patent, as described below.

Claim 13	Specification Support	Apple Card
A biometric card pointer	A pointer is a computing device that	Apple's CPU processor encryption includes a pointer to a
enrolment system	points to a location in memory. '039	memory location at which the data to be encrypted is stored.
comprising:	Patent, col. 7, lines 31-35; Fig. 4.	U.S. Patent Appl. No. 2014/0089682 ("the '682 Application"),
		¶ [0083].
	The term "card" is synonymous with	Apple Card is a Sachs-linked credit card.
	"card device," and refers to a device	https://www.cnbc.com/2019/03/25/apple-unveils-new-credit-
	containing "card information." <i>Id.</i> , col. 1, lines 21-24.	card-the-apple-card.html.
a card device reader for	A "reader" includes a receiver that	Apple's Secure Enclave is a separate, isolated processor built
receiving card information;	receives card data from the card	into the device's main system-on-a-chip with a separate
	device. <i>Id.</i> , col. 1, lines 55-58.	processor and area of memory.
		https://www.howtogeek.com/387934/your-smartphone-has-a-
		special-security-chipheres-how-it-works/.
		"Your fingerprint data is encrypted, stored on device, and protected
		with a key available only to the Secure Enclave."
		https://support.apple.com/en-us/HT204587.
		Utilizing Touch ID, the Apple Card uses a "unique security and
		privacy architecture," <i>i.e.</i> , the Secure Enclave receives
		information from the Apple Card to pair with stored fingerprint data.
		uata.

Claim 13	Specification Support	Apple Card
		https://www.creditcardinsider.com/credit-cards/goldman-sachs/apple-card/.
a biometric reader for receiving the biometric signature;	A fingerprint is a biometric signature. <i>Id.</i> , col. 2, lines 18-19.	The Home Button on the Apple iPhone receives fingerprint data to enroll a fingerprint. https://support.apple.com/en-us/HT201371#setup .
means ¹ for defining, dependent upon the received card information, a memory location in a local memory external to the card;	Computer code defines a memory location for a biometric signature based upon provided card information. See, e.g., id., col. 4, lines 62-67.	Apple's Secure Enclave is a separate, isolated processor built into the device's main system-on-a-chip with a separate processor and area of memory. https://www.howtogeek.com/387934/your-smartphone-has-a-special-security-chipheres-how-it-works/. Apple Card is built into the Apple Wallet app on iPhone, <i>i.e.</i> , the Secure Enclave memory is external to the Apple Card. See https://www.apple.com/newsroom/2019/03/introducing-apple-card-a-new-kind-of-credit-card-created-by-apple/. The address locations of an Apple security enclave are depicted below:

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¹ "An element in a claim for a combination may be expressed as a means or step for performing a specified function without the recital of structure, material, or acts in support thereof, and such claim shall be construed to cover the corresponding structure, material, or acts described in the specification and equivalents thereof." 35 U.S.C. § 112.

Claim 13	Specification Support	Apple Card
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		'682 Application, ¶ [0018] & Fig. 7.
means for determining if the defined memory location is unoccupied; and	Computer code determines whether the memory location defined by the provided card information is unoccupied. <i>See, e.g., id.</i> , col. 5, lines 21-23.	Up to five fingerprints can be registered for Apple Touch ID. https://support.apple.com/en-us/HT201371. Deleting a stored fingerprint requires user action, i.e., stored fingerprints are not over-written by new fingerprints once the five fingerprint maximum has ben reached. https://support.apple.com/en-us/HT201371. The foregoing evidences that each registered fingerprint is stored in a separate memory location that must be empty to accommodate such storage, which requires determining that a memory address is unoccupied.
means for storing, if the memory location is unoccupied, the biometric	Computer code for storing, if a memory location defined by the card information is unoccupied, the	"Your fingerprint data is encrypted, stored on device, and protected with a key available only to the Secure Enclave." https://support.apple.com/en-us/HT204587.

Claim 13	Specification Support	Apple Card
signature at the defined memory location.	biometric signature at the defined memory location. See, e.g., id., col. 5, lines 21-23.	New fingerprint data is enrolled via Touch ID for comparison against fingerprint data subsequently acquired by the Touch ID sensor. iOS Security (Sept. 2014) at 7. Each stored fingerprint is identified to a user in a list presented in the interface, evidencing fingerprint storage: